

In re Delphi Corporation, et al., Chapter 11 Case No. 05-44481 (RDD)

February 11, 2009

Dear Judge Drain,

On behalf of over 15,000 Delphi retired employees we are writing to urge you to deny Delphi's petition that will totally eliminate all of our retirement benefits for health and life insurance. You are well aware of the Delphi employees who have been forced into early retirement, because many Delphi Plants have closed. We are all between the ages of 52 and 65, which means we are too young to collect Medicare. Many of us can't access our battered 401K plans without incurring additional significant penalties, further eroding our retirement readiness. We are in the age category where it is difficult to obtain medical insurance, especially people with pre-existing medical conditions. We were salaried employees who had no connection with the UAW, so we have always relied on the company to be fair to us rather than using collective bargaining. From the time we hired in to the day we were forced to retire, we were told we would have medical benefits in retirement. NOW, we face losing the benefits we have counted on, and left to fend for ourselves without health and life insurance!

An announcement arrived Feb.5, 2009 via Federal Express to our homes telling us of the total elimination of all health care for our families (medical, pharmacy, dental, vision). The motion will be heard by the Federal Bankruptcy court on Feb 24, 2009 at 10:00 am. (EST), before the Honorable Robert D. Drain, United States Bankruptcy court for the Southern District of New York, One Bowling Green, room 610, New York, New York 10004.

This is the ultimate betrayal to over 15,000 salaried employees who have worked a lifetime for GM/Delphi. On March 31, all of these benefits could be terminated. Insurance costs will run over \$1000.00 per month for couples. That represents nearly a third of our retirement pay. With unemployment at an all time high, it is difficult for anyone to find work, especially people in our age category. The ripple effect of this will be enormous. We will need to eliminate restaurants, extra groceries, cultural events, shopping and other opportunities. We will have to limit our visits to physicians, dentists, and needed prescriptions. The extra costs of insurance may lead to people being unable to make their house payments and this will continue the horrors of America's home foreclosures.

The automotive industry has always been cyclical. We are in the bottom of a trough that is the deepest it has been in 27 years, but it will come back, we've seen it before. The auto industry didn't create the economic meltdown this country is in, but our workers and retirees are going to be expected to help fix it. As salaried employees we have sacrificed before for the company good. We remained with GM/Delphi when we could have left for jobs in other industries. The promise of continuing healthcare in retirement was a strong motivator to stay the course, and was often promoted during annual competitive salary discussions. We understand that Delphi is in serious financial straits. Elimination of Salaried post employment benefits is not a magic pill that is going to cure Delphi. Deny the petition and send the message that they need a plan that provides a reasonable compromise for both sides.

Our leaders talk about the economic stimulus plan, but how are they helping citizens who have worked a lifetime building a stronger America? Where is justice? Losing these benefits will NOT stimulate the federal or state economy, and this will only create a downward spiral effect. Presently, there is no stimulus package that could possibly help us in this great betrayal unless YOU our elected officials ACT TODAY! We NEED you to stand with us! We NEED your most active help now! We NEED you to stand with the people who vote for you. We're counting on you! Please don't let us down!

Sincerely,

Michael C. London

GM/Delphi Retiree after 34.5 years of service